

Social security system (insurance)

Healthcare and access to medical care for citizens is one of the most important social rights. According to Art. 33, para. 1, item 4 of the Health Insurance Act of the Republic of Bulgaria (Health Insurance Act), health insurance is obligatory for people with granted refugee status, humanitarian status or who are under international protection (asylum).

The obligation to provide health insurance to refugees and people with humanitarian status arises from the date of the opening of the refugee or asylum procedure. The payment of health insurance for refugees/asylum seekers/people with humanitarian status is paid by the State Agency for Refugees with funds from the state budget. The amount of the health insurance contribution is determined annually by the Budget of the National Health Insurance Fund (NHIF). In 2017, the health insurance contribution is BGN 18.40 per month. An obligatory condition for the health insurance contribution to be paid for these people is that they attend regularly the courses provided by the program for studying Bulgarian language and social orientation.

In order to protect the public health and health of newcomers on the territory of the country, medical procedures start after the start of the procedures for granting refugee/humanitarian status. The medical procedures include medical examinations, assessments of health status and, in the event of illness - treatment. These activities are free of charge and are carried out at the refugee registration and reception centers of the State Agency for Refugees.

After the procedure for granting of status and obtaining a registration card under the Asylum and Refugees Act, foreigners who have applied for protection have the right to make a choice of doctor (general practitioner) and dental practitioner.

The people who are health insured have the right to access a basic package of medical activities paid by the National Health Insurance Fund.

A foreigner who has been granted refugee status or a humanitarian status who is not included in the National Refugee Integration Program in the Republic of Bulgaria or does not attend compulsory courses under the program is obliged to pay his/her health insurance contribution.

If the person who has been granted refugee status or humanitarian status is under the age of 18 years and continues to undergo regular studies at secondary level of education, the health insurance contribution shall be at the expense of the republican budget. If the person who has been granted refugee status or humanitarian status is a full-time student at higher education institutions up to the age of 26 or a full-time PhD student, the health insurance contribution is at the expense of the state budget. If the person who has been granted refugee or humanitarian status is eligible for monthly social benefits and targeted heating allowances under the Social Assistance Act if he is not insured for any other reason, or if he is placed in specialized institutions for social services, the health insurance contribution is at the expense of the republican budget.

It is essential to emphasize that, persons who have been granted refugee status or humanitarian status should have health insurances; uninsured persons are obliged to pay their medical assistance.

Other migrants (not in the cases of asylum seeking or seeking of international protection) have the rights of Bulgarian citizens when it comes to health insurance when:

- they are legal migrants;
- when they come from another EU country to be employed in Bulgaria;
- or when they come from a third country, but have the right of permanent residence in the country.

Health insurance fees must be paid in ratio 60/40 (the bigger part of the health insurance fee is paid by the employer and the rest by the employee). Legal migrants with permission for prolonged or permanent stay in the country, asylum seekers, and refugees can be registered also in the Employment bureaus. In this case - if they are unemployed and are registered in the Employment bureau - the health insurance is paid by the state.

RIGHTS AND OBLIGATIONS OF INSURED PEOPLE

According to Art. 35 of the Health Insurance Act, the insured persons, including foreigners with refugee status or humanitarian status, have certain rights, the most important of which are:

1. The right to receive medical assistance within the scope of the basic

package of health care activities guaranteed by the budget of the National Health Insurance Fund.

2. The right to choose a medical practitioner – a general practitioner, a dentist (dentist) or a healthcare institution that has signed a contract with the Regional Health Insurance Fund (RHIF).
3. Right to emergency assistance.
4. Receive the document necessary for the exercise of their health insurance rights in accordance with the rules on the coordination of social security systems.

The medical activities are performed after informed consent from the patient. When the patient is a minor, the informed consent is expressed by his/her parent or guardian, except in the cases provided by law.

In order to obtain informed consent, the attending physician or dentist shall inform the patient, his/ her parent, guardian, respectively, of: the diagnosis and the nature of the disease; the nature of the treatment; possible risks associated with treatment; the risk to health in the application of other methods of treatment or refusal of treatment; expected treatment outcomes, and more.

The patient, his or her parent, guardian or guardian, respectively, may refuse the proposed medical care at any time. The refusal shall be certified in the medical records with the signature of the person.

Each patient is entitled to:

- respect for its civil, political, economic, social, cultural and religious rights;
- accessible and quality health care;
- protection of data related to his/her state of health;
- get familiar with its rights and obligations in an accessible language;
- clear and accessible information about his/her state of health and the methods of his/her possible treatment;

Health insured persons also have a number of obligations that they are required to observe:

- to comply with the prescriptions of healthcare providers and disease prevention requirements;

- submit health insurance certificate or a document certifying paid contributions when using medical assistance;
- to pay for the medical assistance provided at each visit to the physician or dental practitioner BGN 4.20 (1 per cent of the minimum wage set for the country, which for 2016 is 420 levs). As of 01.07.2008 the persons who have reached 60 years for women and 63 years for men pay the sum of BGN 1.
- to pay for the given medical care for every day of a hospital treatment BGN 8.40 (2 per cent of the minimum wage established for the country), but not more than 10 days a year.

Doctors, dental practitioners or the medical institution are obliged to issue a document for the amounts paid.

Foreigners with refugee status or humanitarian status have the right to use a full range of anti-epidemic activities, as well as vaccines for compulsory immunization and re-immunization, emergency vaccines, specific sera, immunoglobulins and other bioproducts related to the prophylaxis of infectious diseases.

After carrying out the necessary examinations, consultations and treatment, the general practitioner or dentist specialist may send the person for a hospital treatment. The hospital treatment for medically insured people can be done in:

- hospitals on the territory of the whole country, which have contract with NHIF;
- medical institutions, subsidized by the state budget or municipal budgets;



A hospital guidance sign,

[source](#)

The National Health Insurance Fund pays, in full or in part, medicines, medical devices and dietary foods for special medical purposes for home treatment of the health insured persons for diseases defined by an ordinance of the Minister of Health. The general practitioner is obliged to inform the health insured person whether the prescribed medicine is paid in full or in part by the NHIF.

Changes in the prescribed medication may only be made by the prescriber.

The prescribed prescription of the chronically ill is carried out only in a pharmacy which has concluded a contract with the National Health Insurance Fund.[\[1\]](#)

More about patient rights, health insurance and the health care in Bulgaria you can read at the website of the [National Health Insurance Fund](#), which is available in Bulgarian and English.

[\[1\]](#) Radeva Marinela, Health provisions and Access to medical assistance to foreigners with refugee status of refugee or humanitarian status in the Republic of Bulgaria